IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Abbott et al. :

Art Unit: 3691

Serial No.: 09/769,121

Examiner: Narayanswamy Subramanian

Filed: January 24, 2001

:

For: METHODS AND SYSTEMS FOR

FINANCING AND EXECUTING

TRANSACTIONS

RESPONSE TO OFFICE ACTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313

The following remarks are made in response to the Office Action dated January 11, 2008.